

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20–13645–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elizabeth N Dupras
103 Mountain Avenue
Somerville, NJ 08876

Social Security No.:

xxx–xx–4528

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 26, 2024

JAN: mrg

Jeanne Naughton
Clerk

In re:
Elizabeth N Dupras
Debtor

Case No. 20-13645-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 26, 2024

User: admin
Form ID: cscnodsc

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db	+ Elizabeth N Dupras, 103 Mountain Avenue, Somerville, NJ 08876-1405
cr	M&T Bank, One M&T Plaza, 8th Floor, Buffalo, NY 14203
518745029	+ Hunterdon Healthcare, PO BOX 71411, Philadelphia, PA 19176-1411
518745037	+ Respacare, PO Box 6858, Bridgewater, NJ 08807-0858
518745819	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 26 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 26 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518821949	Email/Text: ally@ebn.phinsolutions.com	Mar 26 2024 20:52:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519255384	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 26 2024 21:12:04	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518745027	+ Email/Text: ally@ebn.phinsolutions.com	Mar 26 2024 20:52:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
518794806	Email/PDF: bncnotices@becket-lee.com	Mar 26 2024 21:12:12	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518745028	+ Email/PDF: creditonebknofications@resurgent.com	Mar 26 2024 21:01:41	Creditonebnk, Po Box 98872, Las Vegas, NV 89193-8872
518794924	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 26 2024 21:11:56	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518745031	Email/Text: Bankruptcy@ICSystem.com	Mar 26 2024 20:53:00	IC System, Inc., 444 Highway 96 East, P. O. Box 64437, Saint Paul, MN 55164-0437
518745032	+ Email/Text: PBNCNotifications@peritusservices.com	Mar 26 2024 20:52:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
518824747	Email/PDF: resurgentbknofications@resurgent.com	Mar 26 2024 21:00:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518782891	Email/Text: camanagement@mtb.com	Mar 26 2024 20:53:00	M&T BANK, PO BOX 840, BUFFALO, NY 14240
518745033	Email/Text: camanagement@mtb.com	Mar 26 2024 20:53:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240

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518745034	Email/Text: ml-ebn@missionlane.com	Mar 26 2024 20:52:00	Mission Lane/tab Bank, Po Box 105286, Atlanta, GA 30304
518745035	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 26 2024 21:01:32	Ollotbom, Po Box 9222, Old Bethpage, NY 11804-9222
519012788	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 26 2024 21:12:12	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519012789	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 26 2024 21:01:37	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518745036	^ MEBN	Mar 26 2024 20:51:47	Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
518801689	Email/Text: bnc-quantum@quantum3group.com	Mar 26 2024 20:53:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518745038	+ Email/Text: clientservices@simonsagency.com	Mar 26 2024 20:54:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518769116	+ Email/Text: clientservices@simonsagency.com	Mar 26 2024 20:54:00	Summit Medical Group, c/o Simon's Agency Inc, PO Box 5026, Syracuse, NY 13220-5026
518745039	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 26 2024 20:53:00	Tbom/atls/fortiva Mc, Po Box 105555, Atlanta, GA 30348-5555
518821348	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 26 2024 20:53:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518745030		Husband
519255385	*+	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519255387	*+	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519309254	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519309255	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kirsten B. Ennis	on behalf of Debtor Elizabeth N Dupras pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net,R53278@notify-prod.bestcase.com
Melissa N. Licker	on behalf of Creditor M&T Bank mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5